**HOW WE ARE PAID FOR OUR SERVICES**

Our insurance agency is committed to dealing fairly with complete integrity and transparency with consumers, other insurance producers and others with whom we work in providing insurance products and services. To that end, we provide this disclosure regarding our sources of compensation from insurance companies or other parties.

Our agency may receive compensation in the form of commissions paid by an insurance company, calculated as a percentage of premiums, pursuant to an arrangement with the insurance company. These commissions are for the service we perform in placing and servicing insurance policies on the insurance company’s behalf.

Our agency may also be eligible to receive other forms of compensation such as incentive or contingency payments or bonuses and/or supplemental commissions from insurance companies. These may be based on our aggregate historical or current performance with respect to a line of business or customer segment and not specifically related to any particular policy or policyholder.

Other insurance producers who perform service in placing and servicing insurance through our agency may receive compensation from our agency in the form of service fees as determined by our agency’s arrangement with such producer.

Our agency may hold premium or return premium funds temporarily, in which case our agency may receive interest or investment income on such funds.